

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RICHARD JOSEPH KOZAK  
CATHERINE ANN KOZAK  
Debtor(s)

Case No. 09-29316

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/11/2009.
- 2) The plan was confirmed on 10/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/19/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/29/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$39,000.00.
- 10) Amount of unsecured claims discharged without payment: \$24,934.36.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$36,700.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$36,700.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,641.67
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,041.67**

Attorney fees paid and disclosed by debtor: \$100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	9,625.00	9,112.43	9,112.43	9,112.43	513.48
BAC HOME LOAN SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	264.00	239.89	239.89	135.97	0.00
BECKET & LEE LLP	Unsecured	6,410.00	6,410.13	6,410.13	3,633.19	0.00
BECKET & LEE LLP	Unsecured	524.00	424.99	424.99	240.88	0.00
CITIBANK	Unsecured	2,082.00	NA	NA	0.00	0.00
CNS NEUROLOGICAL SURGERY SC	Unsecured	2,216.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	5,587.00	5,587.35	5,587.35	3,166.85	0.00
ECAST SETTLEMENT CORP	Unsecured	1,178.00	1,163.49	1,163.49	659.45	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	926.00	895.99	895.99	507.84	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,304.00	3,304.50	3,304.50	1,872.96	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	350.00	375.26	375.26	212.69	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	364.00	345.20	345.20	195.66	0.00
MENARDS	Unsecured	1,798.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,088.00	1,049.60	1,049.60	594.90	0.00
MRSI	Unsecured	121.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	542.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	304.00	NA	NA	0.00	0.00
ONEWEST BANK	Secured	0.00	0.00	0.00	0.00	0.00
ONEWEST BANK	Secured	1,643.00	1,642.67	1,642.67	1,642.67	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,449.00	5,449.13	5,449.13	3,088.51	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,802.00	9,814.72	9,814.72	5,562.88	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	444.00	438.40	438.40	248.48	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	481.00	475.46	475.46	269.49	0.00
THD CBD	Unsecured	2,082.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	205.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,642.67	\$1,642.67	\$0.00
Debt Secured by Vehicle	\$9,112.43	\$9,112.43	\$513.48
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,755.10</b>	<b>\$10,755.10</b>	<b>\$513.48</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$35,974.11</b>	<b>\$20,389.75</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,041.67</u>	
Disbursements to Creditors	<u>\$31,658.33</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$36,700.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/03/2014

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.